



## **Canada's Housing Crisis and Child Welfare: Trends and Prospects**

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*"States ...shall take appropriate measures to assist parents and others responsible for the child ... and shall in case of need provide material assistance and support programmes, particularly with regard to nutrition, clothing and housing."*

– UN Convention on the Rights of the Child, Article 27(3)

*"The Committee received information from non-governmental organizations about families being forced to relinquish their children to foster care because of inability to provide adequate housing or other necessities".*

– 'Concluding Observation' on Canada, Paragraph 14, UN Committee on Economic, Social and Cultural Rights, May 1993.

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In the late 1980s child welfare workers in Toronto began to notice that housing problems were increasingly part of the issues they had to deal with. As a result in 1992, and again in 2001, a survey asked Children's Aid Society of Toronto family service workers two key questions and a number of follow-up questions about the housing conditions of their clients: In your opinion, was the family's housing situation one of the factors that resulted in admission of a child or children into care? And, in your opinion, was there any delay of the return home of the child from care due to housing-related problems? (Cohen-Schlanger *et al.*, 1995; Chau *et al.*, 2001)

In one of five cases (20.7%) in the 2001 survey the family's housing situation was identified as a factor that resulted in temporary placement of a child into care. This is an increase from the 1992 study (18.4%). For the second question, housing was also found to be a factor and to an increasing extent. In 11.5% of the cases in the 2001 survey the return home of a child was delayed due to a housing-related problem. This is an increase from 8.6% in the 1992 study (Chau *et al.*, 2001).

This finding must be placed in context with the high rate of poverty among Canada's families with children. There are about 350,000 more children living in poverty in 1999 than in 1989 when the House of Commons passed a resolution promising to eliminate child poverty by the year 2000. The all party resolution that passed unanimously on November 24, 1989 declared: *"That this House express its concern for the more than one million Canadian children currently living in poverty and seek to achieve the goal of eliminating poverty among Canadian children by the year 2000."* The rate of child poverty in 1989 was 14.4%. In 1999 (the latest available data) it was 18.5% (about 1.3 million children). A recent UN report that ranked 23 industrialized countries on their records in tackling child poverty. Canada ranked near the bottom, at number 17 (UNICEF, 2000).

A premise of research on the housing / child welfare relationship is that access to adequate and affordable housing will not necessarily prevent child admissions to care. However, adequate housing may: (a) reduce the number of admissions by stabilizing families' living situations in ways that promote children's well-being; and (b) reduce the delay in the return of children to their homes because of housing problems. This research raises the broader question that no one study on its own can answer: Could the incidence of child abuse and neglect be reduced if more families had access to affordable, adequate, and appropriate housing? This is a critical question for all child welfare organizations, all levels of government, and the community in general.

This paper reviews the housing situation that Canada's families with children face. It first frames the issue within Canada's obligation to respect and implement the human rights of all Canadians. The U.N. reviewed Canada's compliance with the Covenant on Economic, Social and Cultural Rights in 1993 and 1998, and made very explicit reference to child welfare and housing issues. The second section reviews the specific nature of Canada's housing problems. The third section focuses on a major cause for the lack of private sector construction of rental housing, the increasing gap in income and wealth between Canada's homeowners and renters. The results of this analysis lead to the conclusion that, unless

current income distribution, social welfare and housing policy trends are reversed, housing will continue to be a significant factor complicating the efforts of child welfare services. The problems of low-income families face in accessing housing appropriate to their needs will likely be an increasing contributor to the rate of child abuse and to family breakdown.

## 1. Canada's "Progressive Realization" of the Human Right to Adequate Housing

*"Each State Party to the present Covenant undertakes to take steps ... to the maximum of its available resources, with a view to achieving progressively the full realization of the rights recognized in the present Covenant by all appropriate means, including particularly the adoption of legislative measures."*

– UN Covenant on Economic, Social and Cultural Rights, Article 2(1).

*"The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions."*

– UN Covenant on Economic, Social and Cultural Rights, Article 11(1).

In 1999 the federal, provincial and territorial governments released for discussion a policy framework document for the development of a National Children's Agenda (NCA). In the report, *A National Children's Agenda: Developing a Shared Vision*, the NCA is described as a "comprehensive strategy to improve the health and well-being of Canada's children." One of the four goals, on the basic needs of children, mentions "shelter." The goal states that we aspire to have children "whose basic needs are met, including love, shelter, food, clothing, recreation and play."

Use of the word "shelter" is a vague and poor substitute for the specific statement that all people have the right to adequate housing and to an adequate standard of living. "Shelter" can be a tent or a mattress in a dormitory for homeless people. Shelters are not homes. An adequate, appropriate and affordable house – the bricks and mortar – is the necessary starting point for a family to have a place to call home.

A small but growing body of literature has established the link between certain child welfare problems, such as abuse and neglect, and the housing situation of the family. Since the 1980's it has been recognized that there is evidence of links between occurrences of child neglect and housing problems, and neighbourhood characteristics and rates of reported child abuse and neglect (Parke and Collmer, 1975; Zuravin 1985). There is a demonstrated relationship between housing characteristics such as overcrowding, structural density, and dilapidation, and the type

### **Goals of the National Children's Agenda, 1999**

As a nation, we aspire to have children who are: ...

**(2) Safe and Secure.** Children whose basic needs are met, including love, shelter, food, clothing, recreation and play. Children who are protected from abuse, neglect, exploitation and dangerous environments, and who are given support by caring adults.

– Federal-Provincial-Territorial Council on Social Policy Renewal

of parental behaviours that are associated with child abuse. There is also evidence of links in two areas: occurrences of child neglect and housing problems, and neighbourhood characteristics and rates of reported child abuse and neglect (Brooks-Gunn et al., 1993; Brooks-Gunn et al., 1997; Boyle and Lipman, 1998; Chaudhuri, 1998; Jackson and Roberts, 2001).

When we talk about the importance of "housing" in the health and overall well-being of individuals and families we are referring to more than 'shelter.' We are referring to the full package of attributes that constitute adequate housing. These are:

- the house – the physical structure, its design and characteristics;
- the home – the social and psychological aspects of the house;
- the neighbourhood – the immediate physical area around the house and home;
- the community – the social characteristics and range of important services in a neighbourhood.

Adequate housing, according to the UN definition, must have the following characteristics: (a) legal security of tenure; (b) availability of services, materials, facilities and infrastructure; (c) affordable; (d) habitable; (e) accessibility; (f) location; (g) culturally adequate (Un Committee on Economic, Social and Cultural Rights, General Comment No. 4, 1991). The vast majority of Canadians far exceed these standards. However, governments have the moral and legal obligation to make progress in achieving this for *all* households. Paragraph 2 of the Covenant on Social, Economic and Cultural Rights, a binding human rights treaty ratified by Canada's Parliament in 1976, requires Canada to:

*"to take steps ... to the maximum of its available resources, with a view to achieving progressively the full realization of the rights recognized in the present Covenant by all appropriate means, including particularly the adoption of legislative measures."*

The UN committee that reviews compliance with this Covenant has defined 'progressive realization' to mean that there must be a policy and program focus on those who do not have adequate housing. Canada must

*"give due priority to those social groups living in unfavourable conditions by giving them particular*

#### **The Right to Adequate Housing**

- is of central importance for the enjoyment of all economic, social and cultural rights.
- should be seen as the right to live somewhere in security, peace and dignity.
- should be ensured to all persons irrespective of income or access to economic resources.
- means....adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure and adequate location with regard to work and basic facilities – all at a reasonable cost.
- [means governments] must give due priority to those social groups living in unfavourable conditions by giving them particular consideration.

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from: UN Committee on Economic, Social and Cultural Rights (1991) *General Comment No. 4, The Right to Adequate Housing*. Geneva

*consideration. Policies and legislation should correspondingly not be designed to benefit already advantaged social groups at the expense of others.... [A] general decline in living and housing conditions, directly attributable to policy and legislative decisions by States parties, and in the absence of accompanying compensatory measures, would be inconsistent with the obligations found in the Covenant."*

Canada began playing a role in the provision of housing 65 years ago, with the adoption of the Dominion Housing Act in 1935 (Hulchanski 1986). It was not until the 1964 amendments to the National Housing Act that some progress was made in providing adequate and affordable housing for families in need (Rose, 1980). In 1984, the Conservative government under Brian Mulroney began to systematically chip away at the necessary funding, ending all federal contributions to new social housing supply in 1993. (Wolfe, 1998). For ten years there has been very little provision of new public or private rental housing that low-income families can afford. The fastest growing demographic group among Canada's homeless people since the early 1990's, as a result, are families with children. About half of all homeless shelter users in Toronto are families (Toronto, Mayor's Homelessness Action Task Force, 1999, p. 26-27).

Instead of progressively realizing economic and social rights in the area of housing and an adequate standard of living, Canada has been doing the reverse. There is now a twenty-year history of the federal government and most of the provincial governments engaging in housing and income support policies and programs that leave low-income and vulnerable people and families at grave risk of serious harm. Among the acts the UN has defined which could be considered to constitute housing rights violations include, but are not limited to:

- Adoption of legislation or policies clearly inconsistent with housing rights obligations, particularly when these result in homelessness, greater levels of inadequate housing, the inability of persons to pay for housing and so forth;
- Repealing legislation consistent with, and in support of, housing rights, unless obviously outdated or replaced with equally or more consistent laws;
- Unreasonable reductions in public expenditures on housing and other related areas, in the absence of adequate compensatory measures;
- Overtly prioritizing the housing interests of high-income groups when significant portions of society live without their housing rights having been achieved;
- Carrying out, sponsoring, tolerating or supporting the practice of forced evictions;
- Acts of racial or other forms of discrimination in the housing sphere;

Canada's failure to progressively realize the housing rights of all has not gone unnoticed. On December 4, 1998, just six days before the Fiftieth Anniversary of the Universal Declaration of Human Rights, and a few months before the National Children's Agenda was released in Canada, a United Nations Committee issued a report which, as one newspaper headline put it, 'lambastes Canada on human rights.' (*The Globe and Mail*, Dec. 5, 1998)

The UN Committee monitoring compliance with the International Covenant on Economic, Social and Cultural Rights issued a highly critical "concluding observation." This

report is written following a review of written submissions from the federal and provincial governments, reports from non-governmental and community based human rights organizations, and several days of hearings. The Committee heard presentations and asked questions to both sets of delegations: the official government team of diplomats and experts, and experts from NGOs representing key policy issue areas.

This review of compliance is carried out every five years. For Canada the process involved the submission of the main report, the submission of written answers to 81 follow-up questions based on the Committee's review of the report, two half-day sessions with Canadian NGO representatives, and 3 half-day sessions with Canadian government representatives.

The December 1998 concluding observation on Canada is 3,800 words long, with a total of 26 paragraphs identifying 'principal subjects of concern' and another 19 making 'suggestions and recommendations. The third paragraph, on 'positive aspects,' notes that the UN's Human Development Index ranks Canada at the top, as long as it excludes poverty measures. The Committee raises the HDI ranking to make the point that "Canada has the capacity to achieve a high level of respect for all Covenant rights."

*"The Committee notes that for the last five years, Canada has been ranked at the top of the United Nations Development Programme's Human Development Index (HDI). The HDI indicates that, on average, Canadians enjoy a singularly high standard of living and that Canada has the capacity to achieve a high level of respect for all Covenant rights. That this has not yet been achieved is reflected in the fact that UNDP's Human Poverty Index ranks Canada tenth on the list for industrialized countries." (paragraph 3)*

A great many social and economic policy matters are explicitly addressed in the Committee's Concluding Observation. Each point is made in a number paragraph. The most frequent issues raised related to children, homelessness, housing, hunger, poverty and social assistance policy.

- children: paragraphs 14, 20, 22, 28, 42, 44, 54.
- homelessness: 21, 24, 28, 34, 35, 36, 46.
- housing: 14, 17, 24, 28, 36, 46.
- hunger, food, food banks: 14, 21, 28, 33.
- poverty: 3, 13, 14, 34, 35, 41, 46, 54.
- social assistance: 19, 21, 22, 23, 25, 26, 27, 28, 30, 40, 41, 44, 46.
- women: 10, 14, 16, 23, 28, 29, 35, 42, 53, 54.
- workfare: 30, 31, 55.
- women: 10, 14, 16, 23, 28, 29, 35, 42, 53, 54.

One of the recommendations explicitly called for "a greater proportion of federal, provincial and territorial budgets be directed specifically to measures to address women's poverty and the poverty of their children, affordable day care, and legal aid for family matters." (paragraph 54)

## 2. What Kind of Housing Crisis? Public Policy Acts and Omissions

*"The federal government has abandoned its responsibilities with regards to housing problems. . . The housing crisis is growing at an alarming rate and the government sits there and does nothing; it refuses to apply the urgent measures that are required to reverse this deteriorating situation. . . The federal government's role would be that of a partner working with other levels of government, and private and public housing groups. But leadership must come from one source; and a national vision requires some national direction.*

– Paul Martin, MP, Liberal Task Force on Housing, 1990

The vast majority of Canadians are very well housed, with average housing standards equal or better than any place else on earth. This housing is, however, very expensive. And a significant minority of Canadians, perhaps as many as 20% of households, do not have access to adequate housing appropriate to the size and needs of their family, and at a price that does not compromise meeting other basic needs. Housing problems are not limited to the largest metropolitan areas (see Appendix A for a summary of housing issues in a number of Canadian cities). Why is there such a housing crisis in such a wealthy country?

### **Poverty**

The primary reason is the failure to address the high rate of poverty and economic inequality. The *Poverty Profile 1998*, is the latest annual report by the federal government's National Council of Welfare based on factual material compiled by Statistics Canada. It includes numerous statistics for 1998 and poverty trends dating back to 1980. Among the observations are the following:

- A total of 4.9 million people or 16.4 percent of the people in Canada were poor in 1998. This was 1.4 million or 41 percent more than in 1989, the last full year before the last recession.
- It has become obvious that people on the low end of the income scale are cut off from the ongoing economic growth that most Canadians are enjoying. It is also obvious that in these times of economic prosperity and government surpluses that most governments are not yet prepared to address these problems seriously, nor are they prepared to ensure a reasonable level of support for low-income people either inside or outside of the paid labour force.
- Most poor people live thousands of dollars below the poverty line. In fact, the number of people living at less than 50 percent of the poverty line has grown dramatically in recent years, from 143,000 families and 287,000 unattached individuals in 1989 to 233,000 families and 463,000 unattached individuals in 1998. Living at less than 50 percent of the poverty line means that a family of four in Toronto survives, somehow, on total income of \$16,353 or less per year, or \$1,363 or less a month.

- Even with slight improvements in 1998, poverty rates for single-parent mothers and their children remain shockingly high, a sad testimony to the 1989 House of Commons resolution to eliminate child poverty by the turn of the century. The overall poverty rate for single-parent mothers was 54.2 percent in 1998, and the rate for families led by single-parent mothers less than 25 years old was an abysmal 85.4 percent. Eighty-three thousand single-parent mothers were living at less than 50 percent of the poverty line in 1998. This was the highest number recorded between 1989 and 1998 other than the peak of 99,000 in 1996.
- People under age 25 have seen their poverty rates shoot up in the 1990s from rates that were already too high. The poverty rate for families with heads under age 25 went from 28 percent in 1989 to 43.3 percent in 1998, and the rate for unattached individuals under 25 went from 47.8 percent in 1989 to 60.7 percent in 1998.

There is no reason for poverty to be so extensive and severe in Canada. It is difficult to argue that this has occurred by mistake. There are too many reports through the years documenting this trend and too many specific opportunities for Prime Ministers and Premiers and their cabinets to rectify the situation.

### ***Social Assistance Cuts: From CAP to CHST***

A turning point for Canadian welfare policy came in the 1995 federal budget. Severe cuts in federal transfer payments to the provinces began in the late 1980's. In 1995 a new block grant funding formula was created, providing provinces with much less for welfare, health and education than they would have received. Most provinces simply passed on the cuts in federal social welfare payments to the recipients – providing lower benefits to fewer people.

Prior to 1995, federal funding for social assistance was provided to the provinces through a designated transfer program called the Canada Assistance Plan (CAP). The CAP Act specified five clearly defined rights:

- the right to an adequate income;
- the right to income assistance when in need;
- the right to appeal welfare decisions;
- the right to claim welfare whatever one's province of origin; and
- the right to welfare without forced participation in work or training programs.

The 1995 federal budget cut transfers to the provinces, eliminated the CAP, and rolled federal funding for social assistance, post-secondary education and health into the new Canada Health and Social Transfer. In so doing, the federal government understood that it was releasing provinces from the requirement to provide adequate assistance on the basis of need alone. Since then, almost all provinces have introduced significant changes to the nature and delivery of social assistance programs.



Changes to welfare in each province reflect a distinctly punitive approach. The workfare component of these policies is based on false assumptions about both the availability of jobs and the character of welfare recipients. These programs assume that being on social assistance is due to a deficiency on the part of the individual, either resulting from insufficient experience or job search skills, or simply a refusal to adequately look for work. Welfare-to-work reforms do not address external causes of poverty and unemployment; namely, they do not take into account the reality of a shortage of adequate and secure jobs, or the unique challenges faced by single mothers on social assistance.

In its 1998 review of Canada, the UN Committee on Economic, Social and Cultural Rights made specific mention of the end of the Canada Assistance Program. From the evidence they received, they concluded this was not leading to the progressive realization of the rights of low-income and destitute Canadian families and individuals.

*"The replacement of the Canada Assistance Plan (CAP) by the Canada Health and Social Transfer (CHST) entails a range of adverse consequences for the enjoyment of Covenant rights by disadvantaged groups in Canada. The Government informed the Committee in its 1993 report that the CAP set national standards for social welfare, required that work by welfare recipients be freely chosen, guaranteed the right to an adequate standard of living, and facilitated court challenges to federally-funded provincial social assistance programmes which did not meet the standards prescribed in the Act. In contrast, the CHST has eliminated each of these features and significantly reduced the amount of cash transfer payments provided to the provinces to cover social assistance. It did, however, retain national standards in relation to health under CHST, thus denying provincial "flexibility" in one area, while insisting upon it in others. The delegation provided no explanation for this inconsistency. The Committee regrets that, by according virtually unfettered discretion in relation to social rights to provincial Governments, the Government of Canada has created a situation in which Covenant standards can be undermined and effective accountability has been radically reduced."* (paragraph 19)

Starting in the mid-1990's the spending power of welfare support began to decline, as provinces did not adjust rates to reflect inflation or changes in the major budget item, housing costs. In addition, a number of provinces reduced the amount provided (e.g., the 21% cut in social assistance rates by Ontario in October 1995). The purchasing power of social assistance benefits is lower in 2001 than in 1986, and substantially lower than the peak amounts over the 15 year period (National Council of Welfare, 2002, Table 5A). Table 1 below provides a summary for four provinces. The 2001 rates are twenty to forty percent lower than the peak rates in these four provinces.

Table 1  
**Welfare Benefits in Four of the Largest Provinces, 1986 to 2001**  
Couple with two children (in constant 2001 dollars)

	1986	Peak (year)	2001	2001 as % of Peak
Ontario	\$17,060	\$22,596 (1992)	\$13,452	60%
Quebec	\$15,573	\$15,650 (1993)	\$12,041	77%
Alberta	\$19,690	\$19,690 (1986)	\$13,425	68%
B.C.	\$15,891	\$17,368 (1994)	\$13,534	78%

Source: National Council of Welfare (2002) *Welfare Incomes, 2000 and 2001*, Ottawa, Table 5A

Even if families on social assistance spend 50% of their benefits on rent (about \$7,000 per year), this amounts to only \$580 per month for rent. There are very few one bedroom apartments available in the larger cities for that amount of money. The UN Committee made explicit reference to the cuts in social assistance:

*"The Committee received information to the effect that cuts of about 10% to social assistance rates for single people were introduced in Manitoba; 35% for single people in Nova Scotia; and 21.6% to both families and single people in Ontario. These cuts appear to have had a significantly adverse impact on vulnerable groups, causing increases in already high levels of homelessness and hunger." (Paragraph 21)*

### ***Passing the Buck: The Federal Role in Social Welfare and Housing Budget Cuts***

It is important to place provincial housing and social assistance budget cuts in the context of the federal government's downloading of the deficit onto provincial taxpayers. At the federal government level, there have been four consecutive budget surpluses for the first time since the 1940s. The most recent was \$17.1 billion in 2000-01. The four-year total budget surplus is \$25.8 billion (Canada, Department of Finance (2001a).

When the provinces lost revenue due to federal cuts in transfer payments they can either raise taxes to make up for the federal cuts (creating the conditions for a taxpayer revolt and the popularity of politicians who promise tax cuts) and/or they can pass on the cuts onto groups who have no electoral clout (recipients).

Federal cash transfers to the provinces and territories have been falling dramatically since the early 1980s (Canada, Department of Finance, 2001b). Over the past twenty years there are three distinct periods.

- From 1980 to 1986, the share of federal expenditures that was transferred to the provinces and territories ranged between 4% and 4.6% of GDP.
- From 1987 to 1995 the range was between 3.7% and 3.9% of GDP.
- From 1996 to the present, federal transfers have been 2.7% to 2.9% of GDP.

In short, huge amounts of money that were once transferred to provinces and territories were unilaterally withdrawn. The money mainly helped pay for health, education and welfare.

Another way of looking at these federal budget cuts is to examine the share of total budget revenues that federal cash transfers represent. In Ontario, for example, during the first period (1980 to 1986) an average of 17% of provincial revenues came in the form of federal cash transfers. During the second period (1987-1995) this had fallen to an annual average of 13.4%. By the third period (1996-2001), only 9.3% of Ontario's budget revenues came from federal cash transfers.

In addition to the loss of federal transfers, the housing budget cuts (direct federal spending on housing, not transfer payments) now saves the federal treasury about \$1.5 billion annually. Terminating social housing supply downloaded onto provinces and municipalities the indirect costs of inadequate housing and homelessness. These include physical and mental health care, emergency shelter and services, and police costs.

The federal money now spent on housing, about \$2 billion (1% of total federal spending), pays for the subsidies on the approximately 550,000 social housing units built prior to the termination of a federal role in housing supply in 1993. As the table in Appendix B indicates, Canada is now near the bottom of the list of Western nations in terms of social expenditure targeted at people in need of assistance. This OECD data measures the efforts by all levels of government and by the private sector.

### ***Low Vacancy Rates and High Rents***

Each year Canada Mortgage and Housing Corporation surveys rental housing to determine changes in vacancy rates and rent levels (see Appendix C for the most recent vacancy data). The most recent survey found:

- The overall rental vacancy rate for Canada's 26 metropolitan areas is 1.1%; nine of the country's metropolitan areas have rates at or below 1%.
- Rents have risen in every metropolitan region across the country; rising rents and stable or falling incomes among many renters, means that the cost of housing is moving out of the reach of low and moderate income tenants.

- Toronto has broken the \$1,000 rent ceiling with the average rent for a two-bedroom apartment. The median household income in Toronto is \$27,039 – which means half the renter households in the city have less than \$750 per month to afford to pay for rent.
- Victoria, with a rental vacancy rate of 0.5%, has the worst rental market in the country. Edmonton has posted the biggest annual rent increase at 8.7%.

Low vacancy rates are supposed to be the market signal to supply more units. This is not happening.

### ***New Construction of Rental Housing: Very Few Units***

Private investment in new rental housing dropped dramatically in the early 1970's – once interest rates rose and became unstable and as the income of renters began to fall in real terms. It is easy to blame provincial rent regulations for killing new private rental construction, but the regulations were introduced a few years after private sector rental construction virtually ceased. Regulation is a response to market failure. Demand continued to grow in the rental sector, as it does today, yet there was no market supply response (as there is when demand increases in the homeownership sector). In the early 1970s major residential development companies began to shift their investments from rental housing to other forms of real estate, including commercial. With the high inflation rate investors shifted their money to properties with a higher return (e.g., commercial), or to those with a quicker return (condominiums).

Canada's population is highly urbanized and is increasingly concentrated in a few major urban areas. Land and construction costs, as a result, became more expensive, making rental housing investment even more risky. Today 80% of Canadians live in urban areas (2001 Census). Fifty-one percent of all Canadians live in the four largest metropolitan areas: Toronto, Montreal, Vancouver and Calgary. This is an increase from 41% in 1971.

Very few unsubsidized rental housing units have been built since the early 1970s. From 1975 to 1985 the federal government offered a number of subsidy programs to encourage private rental construction (the Assisted Rental Program, the MURB tax credit, and the Canada Rental Supply Program). There are some condominium units that are offered for rent and some homeowners have created an apartment in their house. These do not contribute enough units to make much of a difference. Condominium tends to be expensive and tenants can be evicted whenever an owner of the unit wants to occupy it. Apartments in houses tend to be poorly converted basement units. Many are poor quality, unhealthy and some are very unsafe.

There is no financial room for the private sector to be involved in the supply of rental housing except at the highest end of the rent scale. This point was conceded by the Ontario Ministry of Municipal Affairs and Housing's Housing Supply Working Group, which noted in its interim report in May, 2001:

*"The economics of the rental market are such that regardless of the business climate, developers will tend to build at the high end of the market, where economic viability is greatest. Improvement in business climate conditions will encourage an increase in new rental development but will not increase the relative attractiveness of building low end rental market housing: even in the most favourable business climate, it will generally be more profitable to build for the high end of the market."*

Low-income Canadians must, therefore, depend on non-market social housing. However, with the exception of the United States, Canada has the smallest non-market social housing sector of any Western nation. Only 5% of Canadian households live in social housing, in contrast to much of Europe, where the average is closer to 20% of households (Freeman, Holmans and Whitehead, 1996, 78-79).

### **3. One Housing Market, Two Groups of Consumers: The Growing Gap in the Income and Wealth of Homeowners and Renters**

Will these problems resolve themselves? Will the private sector begin building rental housing? The reason the answer to both questions is no is due to a trend that has emerged since the 1960s. Although there is one housing market with one set of land and housing costs, Canada now has two pools of housing consumers with dramatically different incomes and wealth (assets and savings). One has a much higher income and substantially greater wealth. The other has relatively low income and almost no wealth.

In the 1960s the income gap between homeowners and renters about 20%. That is, homeowners had about 20% higher incomes compared to renters. There could be – and there was – a great deal of rental housing construction. Most tenants could afford what was being built. Developers could make money building for renters. Vacancy rates of 3% to 4% in existing rental housing were high enough to allow the market to function properly (i.e., as a supply and

#### **Income and wealth of homeowners up, renters down, 1984 to 1999**

Canada has two distinct groups of housing consumers.

Income. Over the 15-year period, the median income of homeowners increased by \$2,100 (5%) while the income of renters decreased by \$600 (–3%).

Income Gap: The gap between the income of homeowners and renters grew by 16% (from \$19,800 in 1984 to \$22,500 in 1999). In 1984, homeowners had almost double the income of renters (192%). By 1999, the gap had increased to more than double (208%). This represents an average growth in the income gap of about 1% a year.

Wealth. The median net worth of homeowners in 1999 was \$145,000, an increase of \$28,400 (24%) over 1984. For renters, the trend was the opposite: median net worth decreased by \$1,900 (–48%), from \$4,000 in 1984 to \$2,100 in 1999.

Wealth Gap: The gap in the median net worth of homeowners and renters increased from \$112,900 in 1984 to \$143,100 in 1999. Homeowners' wealth increased from being 29 times that of renters in 1984 to 70 times that of renters in 1999.

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From Hulchanski (2001) *A Tale of Two Canadas: Homeowners Getting Richer, Renters Getting Poorer, 1984 and 1999.*

demand marketplace). The federal government was also building a great deal of public housing for low income families and the elderly. The social housing stock increased from about 12,000 units in 1963 to about 200,000 by 1975.

In 1970 legislation allowing condominium ownership was introduced, which meant that apartments could be owned. Up to that time, residential land was zoned for either homeowners (low density areas) or for renters (areas where higher density apartment buildings were allowed). There was a great deal of real estate speculation in the 1970s as the baby boomers entered the housing market, forcing up land and house prices. It was also a time of dramatic swings in interest rates (mortgage interest rates peaked at 21% in August 1981).

It was during the early and mid-1970s that market conditions changed, making it unprofitable for the private sector to build unsubsidized rental apartments.

- Given that any long-term investment was risky due to dramatic fluctuations in inflation and interest rates, why would anyone invest in rental apartment buildings?
- Given that 'ownership apartment buildings' (condominiums) were now possible, whereby the developer obtained an immediate return on the investment (once the units were sold), why would anyone build rental apartment buildings?
- Given that renter apartment developers had to compete for zoned land (building sites) with condominium developers who were building for a higher income group of consumers (homeowners), who could always afford to pay more for the land, why would anyone build rental apartment buildings?
- Given that the gap between rich and poor, and homeowners and renters, continued to widen, why build for a group of consumers (renters) who could not afford the rent levels in new apartment buildings?

The answer is that very few developers built rental housing under these conditions. A market with a great deal of demand but no very little supply is a market that has failed.

By the early 1980s Canada's homeowners had almost double the income of renters. The gap has continued to widen. By 1999 (the most recent Statistics Canada survey of income and wealth), the median income of renters was \$21,000, about the same as fifteen years earlier. This means that half of Canada's 4.8 million renter households have incomes under \$21,000. The median income of homeowners, in contrast, was \$22,500 higher than renters: \$43,500. Renter incomes declined over the fifteen-year period by 3%, whereas homeowner incomes increased by 5% (see Table 2).

Table 2

**Comparison of Income and Wealth of Owner and Renter Households**  
Canada, 1984 and 1999 (1984 \$ adjusted to 1999 \$)

		Median Income			Median Net Worth	
		owners	renters		owners	renters
Canada	1984	\$41,380	\$21,554	1984	\$116,845	\$3,985
	1999	\$43,478	\$20,947	1999	\$145,200	\$2,060
	change	\$2,098	-\$607	change	\$28,355	-\$1,925
	% change	5%	-3%	% change	24%	-48%

In terms of household wealth, homeowners are much richer (mainly due to paying down some or all of their mortgage) and renters much poorer over the fifteen-year period (1984 to 1999). Half of Canada's tenants have less than \$2,000 in savings (compared to nearly double that amount in 1984).

#### 4. Continued Severe Housing Problems Among Low-Income Families

*"Adequate housing fosters family integration, contributes to social equity and strengthens the feeling of belonging, security and human solidarity, which are essential to the well-being of children. Accordingly, we will attach a high priority to overcoming the housing shortage and other infrastructure needs."*

– Plan of Action for "A World Fit for Children",  
signed by the Canadian government and other heads of state in May 2002.

*"Implementation of the present Plan of Action will require the allocation of significant additional human, financial, and material resources, nationally and internationally, within the framework of an enabling international environment and enhanced international cooperation ... to contribute to economic and social development."*

– Plan of Action "A World Fit for Children" - Signatories to the United Nations  
General Assembly Special Session on Children, May 2002.

The right to adequate housing is as subject to violation as any other human right. In 1990, the UN Committee on Economic, Social and Cultural Rights noted, in its General Comment No. 4, that a "general decline in living and housing conditions, directly attributable to policy and legislative decisions by States parties, and in the absence of accompanying compensatory measures, would be inconsistent with the obligations found in the Covenant." (para. 11) The UN has also identified the following acts and omissions as constituting housing rights violations:

- adoption of legislation or policies clearly inconsistent with housing rights obligations, particularly when these result in homelessness, greater levels of inadequate housing, the inability of persons to pay for housing and so forth;
- repealing legislation consistent with, and in support of, housing rights, unless obviously outdated or replaced with equally or more consistent laws;
- unreasonable reductions in public expenditures on housing and other related areas, in the absence of adequate compensatory measures;
- overtly prioritizing the housing interests of high-income groups when significant portions of society live without their housing rights having been achieved;
- and acts of racial or other forms of discrimination in the housing sphere.

The Government of Canada, together with many of the provincial governments, have deliberately carried out these types of activities. Their actions (both acts and omissions – refusal to act) are responsible for the very large number of houseless destitute people and the fact that the number is increasing rather than decreasing. As tough macro-economic conditions hurt middle and higher income groups during the 1980s and 1990s, including private firms and corporate interests, governments have reacted with expensive interventions helping them out (subsidies, tax cuts). In general, governments over the past two decades have organized our public and private institutions in such a manner that one of the 'normal' outcomes is that a growing number of people are excluded from having an adequate and secure place to live and from having enough money to afford the basic needs for themselves and their families. This is having an impact on family breakdown and child welfare case loads. There is discrimination (on the basis of social status) and inequality in the manner in which governments use our resources.

Canada is the only Western nation that does not have a federal/national level government actively involved in meeting the housing needs of all residents. In her review of Canadian housing policy during the 1990's, Dr. Jeanne Wolfe, Professor Emeritus at McGill University, wrote the following:

*"The result is no single housing policy, but a patchwork of provincial and local initiatives. . . . However, it is only in Canada that the national government has, except for CMHC loans, withdrawn from the social housing field. The rush to get out of the responsibility for managing existing projects and building new, low-income housing has taken advocates by surprise. It was never imagined that a system that had taken 50 years to build-up could be dismantled so rapidly. Social housing policy in Canada now consists of a checkerboard of 12 provincial and territorial policies, and innumerable local policies. It is truly post-modern."* (Wolfe, 1998).

Canada's housing system more than adequately serves most Canadians while at the same time has no room at all for some. This was not always the case. That one of the wealthiest nations on earth once housed virtually all its residents, and now does not, requires some explanation. Among Western nations Canada's housing system and the role of Canada's federal government in the housing system is now – since the mid-1980s – unique in a number of respects due to explicit policy and program decisions.



- Canada has the most private sector market-based housing system of any Western nation, including the U.S. A 1996 Cambridge University study comparing the housing systems and housing policies in 12 Western nations found that, compared to all the other countries, “Canada has an essentially free market approach to housing finance. Owner-occupation has the advantage of not paying capital gains tax whilst there is very little support for investment in the private rental sector and tenants receive very little support in paying rents.” (Freeman, Holmans and Whitehead, 1996).
- Canada, as of 1993, is the only Western nation that has no national government role in providing new annual spending on housing assistance for its most vulnerable and destitute people in the rental sector. The Cambridge University study notes that the “social rental sector is minimal nationally” and that “the actual expenditure costs of private renting are more expensive than owner-occupation so that there is quite a significant advantage in owner-occupation.” (Freeman, Holmans and Whitehead, 1996, 78-79)
- The two UN human rights monitoring committees have issued highly critical reports on Canada’s record on complying with the human rights obligations in the Covenant on Economic Social and Cultural Rights (1993 and 1998) and the Covenant on Civil and Political Rights (1999). No other Western nation has been the focus of such extensive criticism.
- Canada has one of the largest gaps between rich and poor among all Western nations. The UN Human Development Report annual ranks Canada at #1 or #2 in terms of the average quality of life measures. However, Canada’s rank falls to #9 or #10 (depending on the year), on the Human Poverty Index.
- Canada has a growing gap between the average incomes of renters and home owners, rising from about a 20% difference in the late 1960s to more than 100% in the late 1990s. With such a large gap between the incomes of owners and renters the private sector cannot build housing for most renters yet Canada’s housing system now relies solely on market provision of housing. Private sector entrepreneurs cannot make money building housing for those most in need of affordable adequate housing.
- Properly functioning markets will meet demand with supply. This happens in the home ownership sector of Canada’s housing system but not in the rental sector. Given the polarization in income between owners and renters, given the very market oriented nature of the housing system; given the limited role of government in the rental and social housing sectors of the housing system; the only possible outcome is a lack of rental construction and rising rents. This means the existing stock of rental housing is aging, rents rise as demand and need increase without there being any increase in supply), and, as a result, some households become ‘dehoused’ – houseless. People who cannot pay their rent have no place to go in Canada’s housing system – except emergency shelters.

### ***One Million Canadians Denied Affordable Housing Since 1984***

The Conservative Government led by Brian Mulroney began a series of cutbacks that reduced the provision of social housing from 25,000 units per year in 1984 to zero in 1993. The Chrétien Liberal government, elected in 1993, did not reverse the decision to end federal participation in the supply of new social housing.

If these two governments had not made and maintained these cuts, and simply continued supplying new social housing at an average of 25,000 units per year, there would now be 325,000 more social housing units. There are currently about 550,000 units, which is 5% of the nation's housing stock. The one-third of a million units that were not built since 1984 – under that assumption of 25,000 per year – means that about one million Canadians do not have good quality housing at a cost they can afford to pay (a rent-geared-to-income scale). Most of this housing would have been family units – where the need is the greatest.

What difference has the loss of the 325,000 social housing units meant? In financial terms, the cost to the taxpayer, very little – no matter what comparison data is used in such a wealthy country. In the lives of the approximately 1,000,000 Canadians, it means a great deal. Many of these people are currently living in dark and damp basement apartments. Many are living doubled-up in overcrowded and often unhealthy conditions. Many are living in poor quality rooming houses. Many are homeless. Given the policy decisions made over the past ten years, combined with the large and growing gap between rich and poor, and homeowner and renter, there is no reason to be optimistic. Canada's housing crisis will continue to add to the work of child welfare agencies.

## APPENDIX A

# A Coast-to-Coast Snapshot of Canada's Housing Crisis

From

***State of the Crisis, 2001: A report on housing and homelessness in Canada,***  
by the National Housing and Homelessness Network, November 26, 2001

**Victoria:** One in ten households in Victoria earn less than \$10,000 annually. They can only afford monthly rents of \$277. The average rent for a two-bedroom apartment in Victoria is \$731.

**Vancouver:** An estimated 13,000 households are on the social housing waiting lists in Greater Vancouver. Almost one-quarter of tenant households, more than 66,200 households, are paying 50% or more of their income on rent. During the 1990s, about 1,200 single room occupancy units were lost, mostly in the downtown eastside. About 700 social housing units for singles were built, leaving a net loss of about 500 units.

**Edmonton:** More than 2,400 people are on the waiting list for affordable housing in Edmonton. Almost 21,000 households were spending more than 50% of their income on rent in 1995, a total of 18.5% of renter households. The rental vacancy rate in Edmonton has dropped from a high of more than 10% in 1995 to a critically low 1.4% in 2000. The city has lost more than 1,800 rental housing units since 1990.

**Calgary:** More than 17,700 households paid more than half their monthly income on rents in 1995, a total of 16.9% of renter households. The city is losing rental units much faster than they are being built. About 3,500 rental units were converted to condominium from 1995 to 1998. There are more than 3,000 people on social housing waiting lists.

**Regina:** There were 621 households on the local waiting list in 1999. One-in-five tenant households, a total of more than 5,000 households, are spending more than half their monthly income on rent.

**Saskatoon:** In 1998, there were 1,600 households on the waiting list for social housing, an increase of 9% from 1996. More than 7,100 tenant households are paying more than half their monthly income on rent. In 1996, 304 government-subsidized low-income units were bought by realty companies in 1996 and rents have increased an average of 45%

**Winnipeg:** In 1999, there were more than 2,000 households on the social housing waiting list, an increase of 40% since 1993. Rental housing losses, especially in the inner city, are increasing. In 1998 alone, 123 single family dwellings were demolished. About 70% of Aboriginal households have severe affordability problems.

**London:** Average rents in London increased by 25% between 1989 and 1999. Between 1992 and 1998, renter household incomes decreased by 11%. There were 1,156 households on the social housing waiting list in 1999. The London Housing Registry was only able to find homes for 438 households in 1998, only half of the agency's 869 client households. Almost one-quarter of tenant households are on the brink of homelessness, paying 50% or more of their income on housing.

**Kitchener:** There are more than 3,800 households on the Waterloo Region social housing waiting list. Fully 56% are families with children. One-in-five tenant households are paying 50% or more of their income on housing, a total of 10,225 households. Between 1994 and 1998, 682 rental units were converted to condominium or demolished, far more than the number of new rental units built.

**Guelph:** From Jan. 1999 to Aug. 2001, a total of 2,269 households applied for social housing units in Guelph, but only 13 were placed.

**Toronto:** The social housing waiting list in November 2000 included 20,364 single adults, 30,563 families and 12,183 seniors – a total of 63,000 households. Applicants are told that the wait for a unit could be from 12 to 19 years. The handful of new rental units that have been offered in recent years have had monthly rents ranging from \$1,375 to \$2,750.

**Kingston:** The number of people on social housing waiting lists has risen by 66% from 1992 to 1998.

**Ottawa:** The social housing waiting list has grown from 8,575 households in 1993 to 15,000 households in 1998. There were 5,500 new applications in 1998 alone. Ottawa has the worst rental housing market in the country, with the tightest rental vacancy rate (0.2%) and the highest annual increase in rents (12% in one year only from 1999 to 2000). About 1,740 rental units were taken off the market from 1996 to 1998, many times the amount of new rental housing that was built.

**Montreal:** One-in-four tenant households in Montreal – a total of 163,415 households – are paying 50% or more of their income on rents. That is an increase of 43% from 1990 to 1995.

**St. John's:** One in four tenant households in St. John's are spending more than half their monthly income on rents. This is a total of 4,655 households. About 300 rental units have been converted to condominium since 1997, reducing the overall rental housing stock.

**APPENDIX B**

## **Net Total Social Expenditure**

### **National Comparisons**

Percent of GDP, OECD Indicators, 2001

*The part of an economy's domestic production recipients of social benefits draw on.*

*A measure of what governments really devote to social spending.*

*Net (after tax) public and private expenditure, including tax system benefits.*

	<b>% of GDP</b>	<b>1997</b>	<b>+/- 1995 % of GDP</b>
Germany		28.8 %	+ 0.4 %
Sweden		27.3	- 0.8
Belgium		25.4	+ 0.1
Denmark		23.5	- 1.0
Italy		22.7	na
United Kingdom		21.8	- 1.5
United States		21.8	- 0.6
Netherlands		21.5	- 1.0
Australia		20.4	+ 0.1
<b>Canada</b>		<b>18.9</b>	<b>- 1.7</b>
New Zealand		17.5	na
Ireland		16.5	-1.4
Japan		14.7	na

### **OECD Definition of Social Expenditures**

The provision by public and private institutions of benefits to, and financial contributions targeted at, households and individuals in order to provide support during circumstances which adversely affect their welfare. Such benefits can be cash transfers, or can be the direct (in-kind) provision of goods and services.

Since only benefits provided by institutions are included, transfers between households – albeit of a social nature, are not.

Source: OECD, **Net Social Expenditure**, 2<sup>nd</sup> Edition, Labour Market and Social Policy - Occasional Papers No. 52, Aug. 2001. Page 7 and Tables 7 and A2.1. DEELSA/ELSA/WD(2001)5

## APPENDIX C

### Vacancy Rates in Private Sector Apartment Buildings with Three or More Units; 26 Metropolitan Areas; October 2001

	1997	1998	1999	2000	2001
<b><i>Atlantic Region</i></b>					
St. John's	16.6	15.4	9.2	3.8	2.5
Halifax	7.7	5.5	3.6	3.6	2.8
Saint John	8.2	7.3	5.2	3.4	5.6
<b><i>Quebec Region</i></b>					
Chicoutimi	4.1	4.8	4.9	4.4	4.4
Hull	9.4	6.7	4.4	1.4	0.6
Montréal	5.9	4.7	3.0	1.5	0.6
Québec	6.6	5.2	3.3	1.6	0.8
Sherbrooke	7.5	7.3	7.6	4.7	2.3
Trois-Rivières	8.6	8.5	7.9	6.8	4.7
<b><i>Ontario Region</i></b>					
Hamilton	3.1	3.2	1.9	1.7	1.3
Kitchener	1.9	1.5	1.0	0.7	0.9
London	5.1	4.5	3.5	2.2	1.6
Oshawa	2.4	2.0	1.7	1.7	1.3
Ottawa	4.2	2.1	0.7	0.2	0.8
St. Catharines	5.4	4.6	3.2	2.6	1.9
Sudbury	7.2	9.4	11.1	7.7	5.7
Thunder Bay	7.7	9.3	7.5	5.8	5.8
Toronto	0.8	0.8	0.9	0.6	0.9
Windsor	4.5	4.3	2.7	1.9	2.9
<b><i>Prairie Region</i></b>					
Calgary	0.5	0.6	2.8	1.3	1.2
Edmonton	4.6	1.9	2.2	1.4	0.9
Regina	1.5	1.7	1.4	1.4	2.1
Saskatoon	0.9	0.8	0.9	1.7	2.9
Winnipeg	5.9	4.0	3.0	2.0	1.4
<b><i>British Columbia Region</i></b>					
Vancouver	1.7	2.7	2.7	1.4	1.0
Victoria	3.5	3.8	3.6	1.8	0.5
<b>Total (1)</b>	<b>4.1</b>	<b>3.4</b>	<b>2.6</b>	<b>1.6</b>	<b>1.1</b>

(1) Weighted average of Metropolitan Areas Surveyed.

Source: CMHC, Vacancy Rate Survey, 2001

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